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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re:
IN JA SPENCER
Debtor(s)

Chapter 13

Case No. 14-32201-K

NOTICE OF HEARING

The Chapter 13 Trustee's Objection To Confirmation having been filed by George W. Stevenson on January 12, 2015.

NOTICE IS HEREBY GIVEN THAT:

The Chapter 13 Trustee's Objection To Confirmation shall be held on February 10, 2015, at 9:00 am in the United States Bankruptcy Court, Room 600, 200 Jefferson Avenue, Memphis, Tennessee, 38103.

Debtors should contact their attorney to see if their attendance is necessary. This hearing may be continued or adjourned from time to time by oral announcement (at the hearing) of the continued or adjourned date and time, without further written notice.

/s/ George W. Stevenson CHAPTER 13 TRUSTEE

OBJECTION TO CONFIRMATION

Comes now your Standing Chapter 13 Trustee who would show unto the Court the following for which relief is sought:

1. It is reasonably believed and the proof will show that:

The Chapter 13 Petition and plan fail to comply with 11 U.S.C.§1325 (4) which states that unsecured claims should receive a greater distribution than would be received under a Chapter 7 proceeding.

2. Because the petition fails to comply with applicable provisions of the Bankruptcy Code, the confirmation should be denied and the debtor given an opportunity to submit a modified plan within a reasonable time.

PREMISES CONSIDERED, your Chapter 13 Trustee prays:

- 1. That the Court set this objection for a hearing.
- 2. That the Court deny confirmation and grant the debtor a reasonable time in which to submit a modified plan.
- 3. That the Chapter 13 Trustee be granted such other and further relief to which he or she may be entitled.

/S/ George W. Stevenson CHAPTER 13 TRUSTEE

CC: CHAPTER 13 TRUSTEE FB

IN JA SPENCER 5571 BENJESTOWN ROAD MEMPHIS, TN 38127

COHEN AND FILA, ATTYS